

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: R. Douglas WHITE et al.

Serial No.: 09/886,363

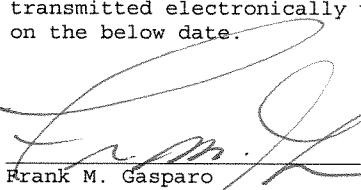
Title: METHODS OF INCREASING DEBT COLLECTION

Filing Date: June 21, 2001

Art Unit: 3627

Examiner: G. J. O'Connor

I hereby certify that this correspondence is being transmitted electronically via EFS - Web at the USPTO on the below date.



Frank M. Gasparo Date: November 16, 2006
Reg. No. 44,700

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY

Sir:

In response to the Office Action mailed October 30, 2006, it is respectfully requested that the above-identified application be reconsidered in accordance with the amendments and remarks set forth below.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 3 of this paper.